B1 (Official F@ase 098)00942 Doc 1 Filed 01/16/08 Entered 01/16/08 17:01:27 Desc Main United States Bankruptum Centrt Page 1 of 40 **Voluntary Petition** Northern District of Illinois Eastern Division Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Humm, Brandon, William All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): ***-**-5462 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 11626 A Church Rd Yorkville IL ZIP CODE 60560 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Kendall Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ☐ Health Care Business ☐ Chapter 15 Petition for Chapter 7 Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Corporation (includes LLC and LLP) Railroad ☐ Chapter 15 Petition for ☐ Stockbroker Chapter 12 Partnership Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** □ Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 199 10 000 25 000 100 000 99 5 000 50,000 100 000 Estimated Assets $\mathbf{\Delta}$ \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \blacksquare \$10,000,001 \$50,000,001 \$100,000,001 \$500,001 to \$1,000,001 \$50,001 to \$100,001 to \$0 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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Voluntary Peti		Nantage 2 of 40					
(This page must be completed and filed in every case) Brandon William Humm							
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years(If more than two, attach additional sheet.)					
Location Where Filed: NONE Case Number: Date Filed:							
Location Where Filed:		Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor(If more than one, attach ac	lditional sheet)				
Name of Debtor: NONE							
District:		Relationship:	Judge:				
10Q) with the Secur	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily cor I, the attorney for the petitioner named in the forego have informed the petitioner that [he or she] may prospect 12, or 13 of title 11, United States Code, and have exavailable under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	nsumer debts) ing petition, declare that I sceed under chapter 7, 11, splained the relief				
Exhibit A is a	ttached and made a part of this petition.	X /s/ William T. Surin	1/9/2008				
		Signature of Attorney for Debtor(s) William T. Surin	Date 02777622				
	Ex	hibit C					
	n or have possession of any property that poses or is alleged to pose bit C is attached and made a part of this petition. Exl	a threat of imminent and identifiable harm to public hea	uth or safety?				
(To be completed by	y every individual debtor. If a joint petition is filed, each spouse mus	st complete and attach a separate Exhibit D.)					
_	completed and signed by the debtor is attached and made a part of t						
		ins petition.					
If this is a joint petit	hon:						
Exhibit D	also completed and signed by the joint debtor is attached and made	1 1					
		rding the Debtor - Venue y applicable box)					
I	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		ays immediately				
	There is a bankruptcy case concerning debtor's affiliate. general p	partner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal planes no principal place of business or assets in the United States buthis District, or the interests of the parties will be served in regard	it is a defendant in an action or proceeding [in a federal					
		des as a Tenant of Residential Property pplicable boxes.)					
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).						
(Name of landlord that obtained judgment)							
		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		ted to cure the				
	Debtor has included in this petition the deposit with the court of a filing of the petition.	ny rent that would become due during the 30-day period	d after the				
	Debtor certifies that he/she has served the Landlord with this certi	ification. (11 U.S.C. § 362(1)).					

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(This page must be completed and filed in every case)	Brandon William Humm
	Drandon William Iranin
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this petition is true
and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	•
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
have obtained and read the notice required by 11 U.S.C. § 342(b).	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Brandon William Humm	X Not Applicable
Signature of Debtor Brandon William Humm	(Signature of Foreign Representative)
X Not Applicable	
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
1/9/2008	Date
Date	
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X /s/ William T. Surin	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined
Signature of Attorney for Debtor(s)	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the
William T. Surin Bar No. 02777622	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount
Armstrong & Surin	before preparing any document for filing for a debtor or accepting any fee from the debtor,
Firm Name	as required in that section. Official Form 19 is attached.
724 Columbus St Ottawa IL 61350-5002	
Address	Not Applicable
	Printed Name and title, if any, of Bankruptcy Petition Preparer
(815) 431-1234 (815) 434-5338 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state
1/9/2008	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date *In a case in which \$ 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Cimplement Dalder (Company time (Dander and time)	X Not Applicable
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the	Date
debtor.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above.
	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
X Not Applicable Simplying of Authorized Individual	individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and
	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Title of Authorized Individual	voui. 11 U.s.C. g 110; 10 U.s.C. g 130.
Date	

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re:	Brandon William Humm	Case No.	
	Debtor	_	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court ca dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

Case 08-0094 Official Form 1, Exh		Filed 01/16/08 Document	Entered 01/16/08 17:0 Page 5 of 40	1:27 Desc Main			
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify und	ler penalty of p	perjury that the infor	mation provided above is true	and correct.			
Signature of Debtor:	/s/ Brandon V Brandon Will						
Date: 1/9/2008							

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Eastern Div	ision	
In re:	Brandon William Humm		Case No.	
		Debtor		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
10,813.00	Silver Slipper Ottawa IL 61350	2006
15,450.00	ABC Beverage Corp 400 N Wolf Rd Suite A Northlake IL 60164	2007
526.00	ABC Beverage Corp 400 N Wolf Rd Suite A Northlake IL 60164	1/1/08 to 1/9/08

2. Income other than from employment or operation of business

None

 $\mathbf{\Delta}$

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **1**

a. Individual or joint debtor(s) with primarily consumer debts:List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT AMOUNT CREDITOR PAYMENTS PAID STILL OWING

None $\mathbf{\Delta}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF TRANSFERS

AMOUNT STILL **OWING**

2

None \square

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Ø

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None Ø

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DESCRIPTION DATE OF REPOSSESSION, AND VALUE OF FORECLOSURE SALE, **PROPERTY** TRANSFER OR RETURN

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3

6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF

NAME AND ADDRESS DATE OF **ASSIGNMENT ASSIGNMENT** OF ASSIGNEE OR SETTLEMENT

None $\mathbf{\Lambda}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN **CASE TITLE & NUMBER ORDER PROPERTY**

7. Gifts

None Ø

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRES RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

8. Losses

None $\mathbf{\Delta}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT. AMOUNT OF MONEY OR NAME OF PAYOR IF **DESCRIPTION AND VALUE** NAME AND QID DRAYSES OTHER THAN DEBTOR OF PROPERTY

Allen Credit & Debt Counseling Agency \$45.00 12/17/07

PO Box 195 Wessington SD 57381

Armstrong & Surin \$450.00 12/31/07 - Nina M. Elias 724 Columbus St

Ottawa IL 61350-5002

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10. Other transfers

None V

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. **RELATIONSHIP TO DEBTOR**

DATE

DESCRIBE PROPERTY **TRANSFERRED** AND VALUE RECEIVED

4

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

11. Closed financial accounts

None Ø

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks. credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE **OR CLOSING**

12. Safe deposit boxes

None V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR IF ANY **CONTENTS**

13. Setoffs

None $\mathbf{\Delta}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF **SETOFF**

5

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

> NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

324 Railroad St Brandon W Humm 2005-2006

Earlville IL 60518

4446 E 1553rd Rd **Brandon W. Humm** 2007

Earlville IL 60518

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

 \square

Denise Eatmon

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None Ø

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Delta}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

6

None	
abla	

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BUSINESS**

BEGINNING AND ENDING

DATES

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/9/2008

Signature of Debtor

/s/ Brandon William Humm

Brandon William Humm

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Brandon William Humm	Case No.	
	Debtor	Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	2	\$ 1.855.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 61,121.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2.759.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,732.00
тот.	AL	15	\$ 1,855.00	\$ 61,121.00	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Brandon William Humm	Case No.
	Debtor	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,309.00
Average Expenses (from Schedule J, Line 18)	\$ 2,262.00
Current Monthly Income (from Form 22A Line 12 OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

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United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Brandon William Humm	Case No.	
	Debtor	Chapter	7

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$61,121.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$61,121.00

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B6A (Official Form 6A) (12/07)

In re:	Brandon William Humm	Case No.	
	Debtor	,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Brandon William Humm	Case No.	
	Debtor	-1	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash on hand		5.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
 Security deposits with public utilities, telephone companies, landlords, and others. 		Security Deposit on Lease of residence		850.00
Household goods and furnishings, including audio, video, and computer equipment.		Household goods, furniture and furnishings		350.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	х			
6. Wearing apparel.		Clothing		50.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Brandon William Humm	Case No.	
	Debtor	_	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NON	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Dodge Neon automobile		600.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.	Χ			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Total	al >	\$ 1,855.00

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B6C (Official Form 6C) (12/07)

In re	Brandon William Humm	Case No.	
	Debtor	_,	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1996 Dodge Neon automobile	735 ILCS 5/12-1001(c)	600.00	600.00
Cash on hand	735 ILCS 5/12-1001(b)	5.00	5.00
Clothing	735 ILCS 5/12-1001(b)	50.00	50.00
Household goods, furniture and furnishings	735 ILCS 5/12-1001(b)	350.00	350.00
Security Deposit on Lease of residence	735 ILCS 5/12-1001(b)	850.00	850.00

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B6D (Official Form 6D) (12/07)

In re	Brandon William Humm		,	Case No.	
		Debtor	·		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			VALUE					

continuation sheets attached

Subtotal ➤ (Total of this page)

Total > (Use only on last page)

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical

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Document

Debtor

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B6E (Official Form 6E) (12/07)

In re

Brandon William Humm

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
¥	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ternors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated

another substance. 11 U.S.C. § 507(a)(10).

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Brandon William Humm		Case No.	
	Dianaon William Flamin	Debtor	-,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Domestic Support Obligations

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Denise Eatmon 324 Railroad St Earlville IL 60518			Child support - \$200.00 per week		Х		0.00	0.00	0.00

Sheet no. $\underline{2}$ of $\underline{2}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

_ . . .

(Totals of this page)

Subtotals ➤

Total ➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Brandon William Humm	Case No	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Officer this box is debtor has no credite							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4121 7421 5163					Х		872.00
Capital 1 Bank 11013 W Broad St Glen Allen VA 23060			Consumer Credit				
ACCOUNT NO. 16018092					Х		1,540.00
Capital One c/o NCO Financial PO Box 41448 Philadelphia PA 19101		Consumer Credit				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
ACCOUNT NO. 40081265803		J	-		Х		18,096.00
CNS Port Service 16355 Laguna Canyon Irvine CA 92618			automobile Ioan				
ACCOUNT NO. NA259					Х		12,215.00
Colfax Financial 3302 N 35th Ave # 2 Phoenix AZ 85017	ı		Consumer Credit		-		
ACCOUNT NO. 40081265803					Х		17,133.00
Consumer Portfolio Services 16355 Lagoona Canyon Rd PVC (167) Irvine CA 92618			Automobile loan				

³ Continuation sheets attached

49,856.00 Subtotal > Total (Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable on the Statistica Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brandon William Humm	Case No	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3231525					Х		729.00
Genesis Financial 8405 SW Nimbus Ave Suite A Beaverton OR 97008-7185			Consumer credit				
ACCOUNT NO. B43851B43851					Х		2,613.00
Illinois Valley Community College c/o Creditors Discount & Audit 415 E Main St PO Box 213 Streator IL 61364			Education expenses				
ACCOUNT NO. 426951					Х		284.00
Illinois Valley Community Hospital c/o Collection Professionals PO Box 416 LaSalle IL 61301			Medical bill				
Jones Onslow EMC c/o Online Collections 202 West Firetower PO Box 8048 Winterville NC 28590			Medical bill		X		579.00
ACCOUNT NO. 4051582594					Х		177.00
Medicredit Corp PO Box 7206 Columbia MO 65205-7206			Medical Bill				

Sheet no. $\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

4,382.00 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistica Summary of Certain Liabilities and Related Data.) Case 08-00942 Doc 1 Filed 01/16/08 Entered 01/16/08 17:01:27 Desc Main Page 25 of 40 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Brandon William Humm	Case No.
	Debtor	-) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 35901					Х		3,377.00
Metro ED Ent 176 W Adams Suite 1610 Chicago IL 60603			Consumer Credit				
ACCOUNT NO. 601944300151					Х		500.00
Military Star 3911 Walton Walker Blvd Dallas TX 75265-0410			Consumer Credit				
ACCOUNT NO. 2550503					Х		193.00
Navy Federal Credit Union 1 Security PI Merrifield VA 22116			Consumer Credit				
ACCOUNT NO. 4300 0110 956 001					Х		1,500.00
Navy Financial Credit Union 1 Security PI Merrifield VA 22116			Consumer Credit				
ACCOUNT NO. W93548					Х		855.00
Rockford Mer Medical PO Box 5847 Rockford IL 61125			Medical bill				

Sheet no. $\,\underline{2}\,$ of $\underline{3}\,$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

6,425.00 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistica Summary of Certain Liabilities and Related Data.) Case 08-00942 Doc 1 Filed 01/16/08 Entered 01/16/08 17:01:27 Desc Main Document Page 26 of 40

B6F (Official Form 6F) (12/07) - Cont.

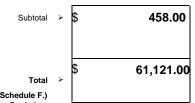
In re	Brandon William Humm	Case No	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 427730					Х		69.00
The Daily News Tribune Inc c/o Collection Professionals PO Box 416 LaSalle IL 61301		Newspaper ad					
ACCOUNT NO. 2620					Х		277.00
Verizon 236 E Town St Ste 170 Columbus OH 43215		Telephone bill					
ACCOUNT NO. 9R800004504946					Х		112.00
Washington Mutual Checking Acct c/o RJM Acquisitions LLC 575 Underhill Blvd Suite 224 Syosset NY 11791			Consumer credit				

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims



n re: Brandon William Humm		Debtor	, Case No	(If known)
36G (Official Form 6G) (12/07)		Document	Page 27 of 40	
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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B6H (Official Form 6H) (12/07)						
In re: Brandon William Humm		Debtor	, Case No	(If known)		
SCHEDULE H - CODEBTORS						
☑ Check this box if debtor has no codebtors.						
NAME AND ADDRES	SS OF CODEE	BTOR	NAME AND ADDRESS C	F CREDITOR		

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Debtor

of (Official Form of) (12/07)	Document	raye 29 01 40	
_{In re} Brandon William Humm		Case No.	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(If known)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Single		DEPENDENTS OF DEBTOR AND SPOUSE				
·	RELATIONSHIP(S): Daughter Son	AGE(S):	3 2			
Employment:	DEBTOR	SPOUSE				
Occupation	Delivery Driver					
Name of Employer	ABC Beverage Corp					
How long employed	5 months					
Address of Employer	400 N Wolf Rd, Ste A Northlake IL 60164					
INCOME: (Estimate case f	of average or projected monthly income at time filed)	DEBTOR S	POUSE			
Monthly gross wag- (Prorate if not pa Estimate monthly of	• •	\$\$ \$\$ \$\$				
3. SUBTOTAL 4. LESS PAYROLL D	DEDUCTIONS	\$ <u>2,697.00</u> \$				
a. Payroll taxesb. Insurancec. Union dues	and social security	\$\$ 86.00 \$\$ \$ 102.00 \$\$				
d. Other (Specify	у)	\$ 0.00 \$				
5. SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$\$ 388.00 \$				
6. TOTAL NET MONT	THLY TAKE HOME PAY	\$\$ 2,309.00 \$	_			
Regular income fro (Attach detailed s	om operation of business or profession or farm statement)	\$ \$				
8. Income from real p	roperty	\$ \$				
Interest and divider	nds	\$ <u> </u>				
debtor's use or th	ance or support payments payable to the debtor for the nat of dependents listed above.	\$ <u> </u>				
11. Social security or (Specify)	other government assistance	\$ 0.00 \$				
12. Pension or retiren	nent income	\$\$				
13. Other monthly inc	come		_			
(Specify) Roomate)	\$ <u>450.00</u> \$				
14. SUBTOTAL OF L	INES 7 THROUGH 13	\$\$ \$	_			
15. AVERAGE MONT	THLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>2,759.00</u> \$				
16. COMBINED AVE totals from line 15)	RAGE MONTHLY INCOME: (Combine column	\$ 2,759.00				
,		(Report also on Summary of Schedules and Statistical Summary of Certain Liabilities a				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

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B6J (Official Form 6J) (12/07)

In re Brandon William Humm	Case No.
Debtor	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly explifter from the deductions from income allowed on Form22A or 22C.	otor's family at time c benses calculated on	ase filed. Prorate this form may
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule	e of
Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone	\$	120.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	275.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	10.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	50.00
e. Othe <u>r</u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	867.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,732.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	ing the filing of this o	document:
20. STATEMENT OF MONTHLY NET INCOME		_
a. Average monthly income from Line 15 of Schedule I	\$	2,759.00
b. Average monthly expenses from Line 18 above	\$	2,732.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Brandon William Humm	_ Case No.	
	Debtor		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, inf	· ———		
Date: 1/9/2008 Signature: /s/ Brandon William Humm				
		Brandon William Humm		
		Debtor		
		[If joint case, both spouses must sign]		

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re: Brandon William Hu		Case No.			
	De	btor ,		Chapter 7	
CHAPTER	7 INDIVIDUAL	DEBTOR'S	STATEME	NT OF INTE	NTION
☐ I have filed a schedule of as	sets and liabilities which include	des debts secured by	property of the es	tate.	
✓ I have filed a schedule of ex	ecutory contracts and unexpire	ed leases which includ	des personal prop	erty subject to an unex	pired lease.
✓ I intend to do the following w	vith respect to the property of t	he estate which secur	es those debts or	is subject to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None					
Description of Leased	Lessor's	Lease will be assumed pursu	uant		
Property	Name	to 11 U.S.C. § 362(h)(1)(A)			
Oral month to month lease of debtor's residence	Dennis Austin	Х			
/s/ Brandon William Humm Brandon William Humm	1/9/2008	_			
Signature of Debtor	Data				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Brandon William Humm	Case No.
in re	Drangon William Humin	Case

Debtor. Chapter 7

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$0.00
Five months ago	\$2,780.00
Four months ago	\$2,600.00
Three months ago	\$ 1,977.00
Two months ago	\$ 1,961.00
Last month	\$ 1,975.00
Income from other sources	\$0.00
Total net income for six months preceding filing	\$ <u>11,293.00</u>
Average Monthly Net Income	\$ <u>1,882.17</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated:	1/9/2008	
		/s/ Brandon William Humm
		Brandon William Humm
		Debtor

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

				Eastern D	ivision		
ln	re:	Brandon William Humm				Case No.	
		Debto	or			Chapter 7	
		DISCLOSUR	ΕO	F COMPEN	ISATION OF AT BTOR	TTORNEY	
1.	and the	ant to 11 U.S.C. § 329(a) and Bankruptcy nat compensation paid to me within one year or me, for services rendered or to be rendered on with the bankruptcy case is as follows:	ear bef ered or	ore the filing of the p	petition in bankruptcy, or ag	reed to be	
	F	or legal services, I have agreed to accept				\$	450.00
	Р	rior to the filing of this statement I have re	ceived	I		\$	450.00
	В	alance Due				\$	0.00
2.	The s	ource of compensation paid to me was:					
		■ Debtor		Other (specify)	Nina M. Elias		
3.	The s	ource of compensation to be paid to me is	3:				
		☐ Debtor		Other (specify)			
4.	Ø	I have not agreed to share the above-dis of my law firm.	closed	I compensation with	any other person unless th	ey are members and asso	ociates
		I have agreed to share the above-disclos my law firm. A copy of the agreement, to attached.	gethe	r with a list of the na	mes of the people sharing	in the compensation, is	s of
5.		ırn for the above-disclosed fee, I have agr ding:	eed to	render legal service	e for all aspects of the bank	ruptcy case,	
	a)	Analysis of the debtor's financial situation a petition in bankruptcy;	n, and	rendering advice to	the debtor in determining w	hether to file	
	b)	Preparation and filing of any petition, sch	edules	s, statement of affair	s, and plan which may be r	required;	
	c)	Representation of the debtor at the meet	ing of	creditors and confirm	nation hearing, and any adj	ourned hearings thereof;	
	d)	Representation of the debtor in adversary	y proce	eedings and other co	ontested bankruptcy matter	rs;	
	e)	[Other provisions as needed]					
6.	Ву а	greement with the debtor(s) the above disc	closed	fee does not include	e the following services:		
		None					
				CERTIFICA	ATION		
r		tify that the foregoing is a complete staten entation of the debtor(s) in this bankruptcy			arrangement for payment to	me for	
[Dated:	1/9/2008					
				<u>/s/ William</u> William T.	T. Surin Surin, Bar No. 027776	622	

Armstrong & Surin

Attorney for Debtor(s)

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

William T. Surin	/s/ William T. Surin	1/9/2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Armstrong & Surin 724 Columbus St Ottawa IL 61350-5002		
(815) 431-1234		
	Certificate of the Debtor	
I, the debtor, affirm that I have received ar	nd read this notice.	
Brandon William Humm	X/s/ Brandon William Humm	1/9/2008
Printed Name of Debtor	Brandon William Humm	_
	Signature of Debtor	Date
Case No. (if known)		

William T. Surin 02777622 Armstrong & Surin 724 Columbus St Ottawa IL 61350-5002

(815) 431-1234 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Eastern Division

In Re:

Debtor: **Brandon William Humm**Social Security Number: ***-**-5462

Case No:

Chapter 7

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Capital 1 Bank 11013 W Broad St Glen Allen VA 23060	Unsecured Claims	\$ 872.00
2.	Capital One c/o NCO Financial PO Box 41448 Philadelphia PA 19101	Unsecured Claims	\$ 1,540.00
3.	CNS Port Service 16355 Laguna Canyon Irvine CA 92618	Unsecured Claims	\$ 18,096.00
4.	Colfax Financial 3302 N 35th Ave # 2 Phoenix AZ 85017	Unsecured Claims	\$ 12,215.00
5.	Consumer Portfolio Services 16355 Lagoona Canyon Rd PVC (167) Irvine CA 92618	Unsecured Claims	\$ 17,133.00

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In re:	Brandon William Humm	Case No)
6.	Denise Eatmon 324 Railroad St Earlville IL 60518	Priority Claims	\$ 0.00
7.	Genesis Financial 8405 SW Nimbus Ave Suite A Beaverton OR 97008-7185	Unsecured Claims	\$ 729.00
8.	Illinois Valley Community College c/o Creditors Discount & Audit 415 E Main St PO Box 213 Streator IL 61364	Unsecured Claims	\$ 2,613.00
9.	Illinois Valley Community Hospital c/o Collection Professionals PO Box 416 LaSalle IL 61301	Unsecured Claims	\$ 284.00
10.	Jones Onslow EMC c/o Online Collections 202 West Firetower PO Box 8048 Winterville NC 28590	Unsecured Claims	\$ 579.00
11.	Medicredit Corp PO Box 7206 Columbia MO 65205-7206	Unsecured Claims	\$ 177.00
12.	Metro ED Ent 176 W Adams Suite 1610 Chicago IL 60603	Unsecured Claims	\$ 3,377.00
13.	Military Star 3911 Walton Walker Blvd Dallas TX 75265-0410	Unsecured Claims	\$ 500.00
14.	Navy Federal Credit Union 1 Security PI Merrifield VA 22116	Unsecured Claims	\$ 193.00

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In re:	Brandon William Humm		Case No
15.	Navy Financial Credit Union 1 Security PI Merrifield VA 22116	Unsecured Claims	\$ 1,500.00
16.	Rockford Mer Medical PO Box 5847 Rockford IL 61125	Unsecured Claims	\$ 855.00
17.	The Daily News Tribune Inc c/o Collection Professionals PO Box 416 LaSalle IL 61301	Unsecured Claims	\$ 69.00
18.	Verizon 236 E Town St Ste 170 Columbus OH 43215	Unsecured Claims	\$ 277.00
19.	Washington Mutual Checking Acct c/o RJM Acquisitions LLC 575 Underhill Blvd Suite 224 Syosset NY 11791	Unsecured Claims	\$ 112.00

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In re:	Brandon William Humm	Case No
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(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Brandon William Humm**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting o**8 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: /s/ Brandon William Humm

Brandon William Humm

Dated: <u>1/9/2008</u>